

Docket No.: 3350-42  
File No. 1158.41327X00  
Client No.: Moneyweb

PATENT

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131  
JAN 20 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Application of  
GANESAN, et al.  
Serial No: 09/749,596

Filed: December 28, 2000

: Art Unit: TBD  
: Examiner: TBD

For: TECHNIQUE FOR ELECTRONIC FUNDS ESCROW

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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December 18, 2003

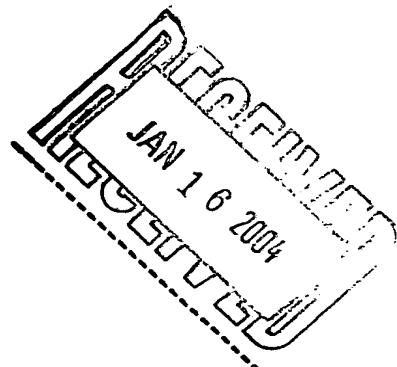
Sir:

Transmitted herewith is an Information Disclosure Statement in the above-identified application.

No additional fee is required.  
 Also attached: PTO-1449 Form

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	20	20	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0



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[ ] A Credit Card Payment form in the amount of \$0 is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



Sterling W. Chandler  
Registration No. 51,370

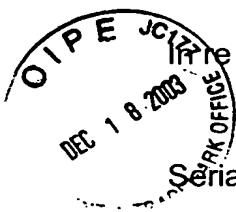
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SWC/slk

Docket No. 3350-42  
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**



The Application of :  
GANESAN et al : Group Art Unit: TBD  
Serial No. 09/749,596 : Examiner: TBD  
Filed: December 28, 2000 :  
For: TECHNIQUE FOR ELECTRONIC FUNDS ESCROW

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 & 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

December 18, 2003

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

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this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.41327X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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SWC/slk

Form PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DKT. NO. 3350-42 1158.41327X00	SERIAL NO. 09/749,596
INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (Use several sheets if necessary)		APPLICANT GANESAN, et al.	
		FILING DATE December 28, 2000	GROUP

## U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 2001/ 0037295	11-1-01	Olsen			
	AB 6,311,170	10-30-01	Embrey			
	AC 5,220,501	6-15-93	Lawlor, et al.			
	AD 5,978,780	11-2-99	Watson			
	AE 5,383,113	1-17-95	Kight, et al.			
	AF 6,188,994	2-13-01	Egendorf			
	AG 5,699,528	12-16-97	Hogan			
	AH 5,794,221	8-11-98	Egendorf			
	AI 5,920,847	7-6-99	Kolling, et al.			
	AJ 5,420,405	5-30-95	Chasek			
	AK 5,974,146	10-26-99	Randle, et al.			
	AL 4,823,264	4-18-89	Deming			

## FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
AM							
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## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

AU	S. Hansel, Electronic Checks to Pay Bills Over the Computer, The New York Times, August 27, 1995.
AV	J. Lenhart, Happy Holidays, High-Tech Style; Sending Cards Over the Internet Gains Popularity, The Washington Post, December 20, 1998.
AW	WishClick Kicks Off Marketing Campaign by Tempting Consumers With Tell-a-Friend Promotion; Register with WishClick and receive up to \$50.00 I SuperCertificates from GiftCertificates.com, Business Wire, November 2, 1999.
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Examiner	Date Considered

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	AA	6,098,053	8-1-00 Slater			
	AB	6,032,133	2-29-00 Hilt, et al.			
	AC	6,173,269	1-9-01 Soloki, et al.			
	AD	5,870,718	2-9-99 Spector			
	AE	5,555,496	9-10-96 Tackbary, et al.			
	AF	6,240,397	5-29-01 Sachs			
	AG	6,288,319	9-11-01 Catona			
	AH	6,138,106	10-24-00 Walker, et al.			
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	AJ	5,710,889	1-20-98 Clark, et al.			
	AK	5,025,373	6-18-91 Keyser, Jr, et al.			
	AL	6,029,150	2-22-00 Kravitz			

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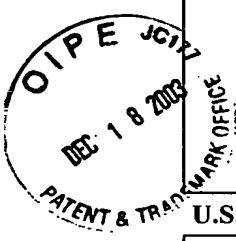
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Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 5,677,955	10-14-97	Doggett, et al.			
	AB 5,504,677	4-2-96	Pollin			
	AC 5,727,249	3-10-98	Pollin			
	AD 5,873,072	2-16-99	Kight, et al.			
	AE 5,884,288	3-16-99	Chang, et al.			
	AF 5,966,698	10-12-99	Pollin			
	AG 5,920,848	7-6-99	Schutzer, et al.			
	AH 5,465,206	11-7-95	Hilt, et al.			
	AI 5,336,870	8-9-94	Hughes, et al.			
	AJ 5,326,959	7-5-94	Perazza			
	AK 5,283,829	2-1-94	Anderson			
	AL					

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